

FSS NEWS

Volume VI, Issue V

MAY 2010

Why Develop a Budget?

In an effort to combat the temptations of spending, learn more about budgeting on a regular basis with your Case Manager.

- **Planning:** Developing a Budget allows you to determine if your total income meets your total expenditures.
- **Motivation:** A budget can help motivate you by making short term objectives achievable.
- **Control:** A budget allows you to control your finances by enabling you to see how you actually spent your income vs. how you planned to spend your income. Given this information, you can alter your budget or spending habits and have extra money at the end of the month.

With the Extra Money You Save, use this Financial Empowerment checklist:

\$50 in Saving Account (Emergency Fund)	\$50 Extra on Mortgage/Second Mortgage Principle
\$50 Extra on Credit Card Debt	\$50 Extra on Retirement Account
\$50 Extra on Auto Debt	\$50 Down Payment on Home Purchase
\$50 Extra on Student Loan Debt	\$50 Extra on Other Debt
\$50 in College Education Account	\$50 Charity/Community Development

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Dealing with Uncertainty

The Healthy Parents-Healthy Kids Research Lab is conducting a study examining uncertainty, stress and worry in families.

Mothers and their biological children ages 7 to 12 are eligible to participate.

Mother-child pairs will be compensated \$50 for their time.

**For details: Sarah Kertz at 502-852-6352 or
Sarah.kertz@louisville.edu**

Louisville Business Clinic

Located in the Nia Center

2900 West Broadway, Suite 300

502-574-1140

Louisville Business Clinic brings local government and federal programs together to assist new and existing small businesses to meet their goals. The Center offers the following services free to prospective small business owners:

- On-site one-on-one counseling with professionals that will walk you through the steps of what your business needs
- Measure your entrepreneurial knowledge by ELS profile
- Access to business reference library
- Access to up-to-date computer workstations
- Business Development Consultation
- Financing Consultation
- Referral network to other Small Business Resource Providers

Hours of Operation:

Monday—Friday

8am to 5pm

Dave Ramsey: Financial Peace University

New Birth Church (3301 Linda Lane) 775-5388

Preview: May 4th - 6:30pm

Class Begins: June 8

Class Meets: Tuesday at 6:30 pm (13 sessions)

Meadowview Presbyterian (2944 Breckinridge Lane) 454-5678

Preview: May 11th or May 25th - 6:00 pm

Class Begins: June 8

Class Meets: Tuesday at 6:00 pm (13 sessions)

In 13 action-packed lessons, you'll learn how to beat debt, build wealth, find bargains, invest for the future, give like never before, and much more! This information will change your life. Here is a small sample of each weeks subject: Super Savers, Relating with Money; Cash Flow Planning; Dumping Debt; Credit Sharks in Suits; Buyer Beware; Clause & Effect; That's Not Good Enough; Of Mice and Mutual funds; From Fruition to Tuition; Working in Your Strengths; Real Estate and Mortgages; The Great Misunderstanding.

<http://www.daveramsey.com/fpu/preview/>



JOB FAIR ~ Papa John's Cardinal Stadium

Tuesday, May 11, 10 am to 3 pm.

Papa John's Cardinal Stadium

2800 S. Floyd Street

Louisville, KY 40209

Job Fairs provide you with a full day venue where you will be able to meet face-to-face with a wide variety of job seekers from entry level to senior management.

JOB / RESOURCE FAIRS

The Louisville Office of Employment and Training (OET), a partner in the Kentuckiana Works One Stop, presents a series of free job and resource fairs in conjunction with the Higher Income Requires Education Forum (HIRE), an affiliate of Greater Louisville Inc.

Thursday, May 13 (10 am - 2 pm) Indiana Wesleyan University, 1500 Alliant Ave 40299

Thursday, May 27 (10 am - 2 pm) *Brown Mackie College, 3605 Fern Valley Rd 40219

*TARC will provide Job Hunter Bus Assistance 561-5112

HOMEOWNERSHIP

The Housing Authority offers a program to help section 8 and public housing residents become homeowners! Each month, an information session will be offered to talk about this program. This session is not mandatory, but highly recommended for those who are interested in the program. For session details, call 569-6960.



The next sessions are Monday, May 24 at 11am and 5:30pm at 420 S. 8th Street (corner of 8th and Muhammad Ali). The sessions start on time and will last approximately 1 hour.

LMHA SCHOLARSHIP

Due May 3rd.

Up to \$1,500 per year

High School Senior

Or

LMHA Resident Returning to School

ASK YOUR CASE MANAGER FOR THE APPLICATION.

Incomplete applications
will not be considered.





Louisville Metro Housing Authority

Presents

Basic Computer Skills Training and Basic Microsoft Word Training

Come Learn how to: Conduct job searches Set up an email account Navigate the Internet Improve keyboarding skills Use Microsoft Word and PowerPoint software Create and update a resume Research career opportunities

Place: Mabel Wiggins Family Investment Center: 1411 Algonquin Parkway

Basic Computer Skills

May 10th - May 14th, 2:00 PM - 4:30 PM

May 10th - May 13th 6:00 PM - 8:30 PM*

Microsoft Word

May 17th - May 21st 2:00 PM - 4:30 PM

May 17th - May 20th 6:00 PM - 8:30 PM*

Participants must be 18 or older and must be served by LMHA

Participants will be entered into a drawing for a brand new **Computer!**

THIS IS A FIRST COME, FIRST SERVE EVENT

RSVP for classes by calling 569-6900 (Please leave a message)

* First preference for evening classes to employed LMHA residents

Habitat for Humanity

of Metro Louisville

502-637-6265



Habitat for Humanity is a non-profit organization building affordable homes with people who qualify. New Homes are sold in exchange for 400 hours of "sweat equity" and the cost of building the home. The monthly payment for a 3-bedroom home is about \$450.